

Fill in this information to identify the case:

Debtor 1 Brian K. Perina

Debtor 2 Suzanne Marie Perina  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois

Case number 17-82896

8

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as  
Name of creditor: Trustee of the Cabana Series IV Trust

Court claim no. (if known): 2

Last 4 digits of any number you use to  
identify the debtor's account:

7 3 3 9**Date of payment change:**Must be at least 21 days after date  
of this notice10/01/2021**New total payment:**\$ 972.00

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 391.83New escrow payment: \$ 421.68**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_



Debtor 1 Brian K. Perina  
First Name Middle Name Last Name

Case number (if known) 17-82896

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons  
Signature

Date 09/01/2021

Print: Molly Slutsky Simons  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com



(800) 603-0836  
 Para Español, Ext. 2660, 2643 o 2772  
 8:00 a.m. - 5:00 p.m. Pacific Time  
 Main Office NMLS #5985  
 Branch Office NMLS #9785

BRIAN PERINA  
 1811 RIVER TERRACE DR  
 JOHNSBURG IL 60051

Analysis Date: August 26, 2021

Final

Property Address: 1811 WEST RIVER TERRACE DRIVE JOHNSBURG, IL 60050

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement  
 Account History**

This is a statement of actual activity in your escrow account from Oct 2020 to Sept 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Oct 01, 2021:</b>
Principal & Interest Pmt:	550.32	550.32
Escrow Payment:	391.83	421.68
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$942.15	\$972.00

<b>Escrow Balance Calculation</b>	
Due Date:	Sep 01, 2020
Escrow Balance:	(2,145.59)
Anticipated Pmts to Escrow:	5,093.79
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$2,948.20

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	391.78	(4,482.93)
Oct 2020	391.83	392.57			*	783.61	(4,090.36)
Nov 2020	391.83	392.57			*	1,175.44	(3,697.79)
Dec 2020	391.83	392.57			*	1,567.27	(3,305.22)
Dec 2020		128.73			* Escrow Only Payment	1,567.27	(3,176.49)
Dec 2020		234.69			* Escrow Only Payment	1,567.27	(2,941.80)
Jan 2021	391.83	392.57			*	1,959.10	(2,549.23)
Jan 2021		424.80			* Escrow Only Payment	1,959.10	(2,124.43)
Jan 2021		424.80			* Escrow Only Payment	1,959.10	(1,699.63)
Feb 2021	391.83	392.57			*	2,350.93	(1,307.06)
Mar 2021	391.83	785.14			*	2,742.76	(521.92)
Mar 2021		3.73			* Escrow Only Payment	2,742.76	(518.19)
Mar 2021		7.11			* Escrow Only Payment	2,742.76	(511.08)
Apr 2021	391.83	392.57			*	3,134.59	(118.51)
Apr 2021		424.80			* Escrow Only Payment	3,134.59	306.29
May 2021	391.83	392.57			*	3,526.42	698.86
May 2021		7.11			* Escrow Only Payment	3,526.42	705.97
May 2021		424.80			* Escrow Only Payment	3,526.42	1,130.77
May 2021				1,419.59	* County Tax	3,526.42	(288.82)
Jun 2021	391.83		1,390.10		* County Tax	2,528.15	(288.82)
Jun 2021			1,970.00	2,221.00	* Homeowners Policy	558.15	(2,509.82)
Jun 2021		7.11			* Escrow Only Payment	558.15	(2,502.71)



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			Document	Page 4 of 8		
Jun 2021		281.71		* Escrow Only Payment	558.15	(2,221.00)
Jun 2021		249.29		* Escrow Only Payment	558.15	(1,971.71)
Jul 2021	391.83	392.57		*	949.98	(1,579.14)
Jul 2021		318.60		* Escrow Only Payment	949.98	(1,260.54)
Jul 2021		534.54		* Escrow Only Payment	949.98	(726.00)
Aug 2021	391.83			*	1,341.81	(726.00)
Aug 2021			1,419.59	* County Tax	1,341.81	(2,145.59)
Sep 2021	391.83		1,341.81	* County Tax	391.83	(2,145.59)
				Anticipated Transactions	391.83	(2,145.59)
Aug 2021		4,701.96				2,556.37
Sep 2021		391.83				2,948.20
	<u>\$4,701.96</u>	<u>\$12,491.31</u>	<u>\$4,701.91</u>	<u>\$5,060.18</u>		

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 4,701.91. Under Federal law, your lowest monthly balance should not have exceeded 783.65 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**



**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,948.20	421.70
Oct 2021	421.68			3,369.88	843.38
Nov 2021	421.68			3,791.56	1,265.06
Dec 2021	421.68			4,213.24	1,686.74
Jan 2022	421.68			4,634.92	2,108.42
Feb 2022	421.68			5,056.60	2,530.10
Mar 2022	421.68			5,478.28	2,951.78
Apr 2022	421.68			5,899.96	3,373.46
May 2022	421.68			6,321.64	3,795.14
Jun 2022	421.68	1,419.59	County Tax	5,323.73	2,797.23
Jun 2022		2,221.00	Homeowners Policy	3,102.73	576.23
Jul 2022	421.68			3,524.41	997.91
Aug 2022	421.68			3,946.09	1,419.59
Sep 2022	421.68	1,419.59	County Tax	2,948.18	421.68
	<u>\$5,060.16</u>	<u>\$5,060.18</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 421.68. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 843.36 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,948.20. Your starting balance (escrow balance required) according to this analysis should be \$421.70. This means you have a surplus of 2,526.50. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 5,060.18. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.



**New Escrow Payment Calculation**

Unadjusted Escrow Payment	421.68
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$421.68</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In Re:

Case No. 17-82896

Brian K. Perina  
Suzanne Marie Perina

Chapter 13

Debtors.

Hon. Judge Thomas M. Lynch

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**CERTIFICATE OF SERVICE**

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The undersigned, an attorney, hereby certifies that I have served a copy of this Notice of Mortgage Payment Change upon the above-named parties by electronic filing or, as noted below, by placing same in a properly addressed and sealed envelope, postage prepaid, and depositing it in the United States Mail at 394 Wards Corner Rd., Suite 180, Loveland, OH 45140 on September 1, 2021, before the hour of 5:00 p.m.

Nathan E. Curtis, Debtors' Counsel  
ndil@geracilaw.com

Jason K. Nielson, Debtors' Counsel  
ndil@geracilaw.com

Lydia Meyer, Trustee  
ecf@lsm13trustee.com

Patrick S Layng, U.S. Trustee  
ustpreion11.md.ecf@usdoj.gov



Brian K. Perina, Debtor  
Suzanne Marie Perina, Debtor  
1811 River Terrace Dr.  
Unit  
Johnsburg, IL 60051

Dated: September 1, 2021

Respectfully Submitted,

/s/ Molly Slutsky Simons

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Molly Slutsky Simons (OH 0083702)  
Sottile & Barile, Attorneys at Law  
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Loveland, OH 45140  
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Attorney for Creditor